



**AURORA  
COOPERATIVE**

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AURORA, NEBRASKA 68818  
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(800) 642-6795  
[auroracoop.com](http://auroracoop.com)

**STATEMENT**

PAGE 1  
DATE 10/31/15  
ACCT # 19020993  
PAY THIS AMOUNT \$.00

INTEGRATECH LLC  
C/O SERGE PASHEEV  
5824 S 142ND ST STE A  
OMAHA NE 68137

PAYMENT DUE DATE NOVEMBER 25, 2015  
Get involved with Aurora Cooperative on Web/Facebook/Twitter  
- [www.auroracoop.com](http://www.auroracoop.com)  
- [facebook.com/AuroraCooperative](https://facebook.com/AuroraCooperative)  
- [twitter.com/AuroraAgNetwork](https://twitter.com/AuroraAgNetwork)

⬆ PLEASE RETURN THIS PORTION WITH REMITTANCE ⬆

INVOICE		QUANTITY	U M	DESCRIPTION	UNIT PRICE	EXTENDED AMOUNT	DATE DUE	CHARGES	CREDITS/PAYMENTS	BALANCE
DATE	NO.									
09/30/15				BALANCE FORWARD						46.93
10/22/15	00002261	301		PAYMENT - THANK YOU					46.93-	.00

CREDIT TERMS	AGED ANALYSIS OF BALANCE					PAY THIS AMOUNT
	1 - 30 DAYS	31 - 60 DAYS	61 - 90 DAYS	91 DAYS & OVER		
ACCOUNTS ARE SUBJECT TO A FINANCE CHARGE OF 1.333% PER MONTH-ANNUAL RATE 16.00% ON AMOUNTS NOT PAID BY 11/30/15 YOUR ACCT# IS 19020993 THANK YOU... EOM for October 2015	.00	.00	.00	.00	.00	.00

## CREDIT POLICY

The purpose of our credit policy is to extend convenience credit to our patrons. Convenience credit is not the same as long term credit, which is used to finance land, machinery, etc. or production credit, which is used to finance production inputs until crops or livestock are sold. Convenience credit is extended to a patron as an alternative to paying cash or taking time to write a check each time merchandise is picked up or delivered. Patrons are encouraged to make necessary financing arrangements through their bank or other sources. Prior to the time of purchase, the Credit Department or Company President must approve any terms of credit other than those listed below.

### OPEN CHARGE ACCOUNTS

- A. Purchases will be billed monthly.
- B. Billing cycle closing date will be the last business day of each month.
- C. An itemized statement will then be mailed.
- D. Payment in full is due by the 25th of the following month.
- E. If account balance is not paid within 30 days from the date of statement, an interest charge will be assessed. The interest charge on the unpaid balance will be calculated by applying a periodic rate of 1.3333% – (16% annual percentage rate), with a minimum periodic service charge of \$3.00.
- F. Credit limits may be established on all accounts.
- G. If the account is not paid in full within 30 days following the billing date, the account is considered delinquent. Delinquent accounts may be placed on a cash only basis and may be subject to collection through legal avenues. The Board of Directors, Company President, or Vice President of Credit may at any time terminate or limit the right to charge purchases on any account.

BY CHARGING TO YOUR ACCOUNT YOU ARE EXPRESSLY AGREEING TO THESE TERMS.

### IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill.
  - a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but **doing so will not preserve your rights under this law**) the following:
    - i. Your name and account number (if any).
    - ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other document unless you have a duplicate copy for your records.
    - iii. The dollar amount of the suspected error.
    - iv. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.
  - b. Send your billing error notice to the firm and address from whom you received this disclosure statement. Mail as soon as you can, but in any case, early enough to reach the creditor within 60 days after the billing was mailed to you.
2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the creditor has been notified, neither the creditor nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the creditor has answered your inquiry. **However, you remain obligated to pay the parts of your bill not in dispute.**
4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that the creditor has not made an error, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, the creditor must send you a written notification of what you owe, and if it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
5. If the creditor's explanation does not satisfy you and you notify the creditor **in writing** within **10** days after you receive his explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the creditor must also report that you think you do not owe the money, and the creditor must let you know to whom such reports were made. Once the matter has been settled between you and the creditor, the creditor must notify those to whom the creditor reported you are delinquent of the subsequent resolution.
6. If the creditor does not follow these rules, the creditor is not allowed to collect the first \$50 of the disputed amount and finance charges, even if the bill turns out to be correct.